

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Krystal Bush

Debtor(s)

Case No. 16-21415

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2016.
- 2) The plan was confirmed on 09/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/27/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,421.54
Less amount refunded to debtor	\$582.90

**NET RECEIPTS:** **\$9,838.64**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,755.44
Court Costs	\$0.00
Trustee Expenses & Compensation	\$511.44
Other	\$371.76

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,638.64**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	383.00	391.25	391.25	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	630.86	676.22	676.22	0.00	0.00
ECMC	Unsecured	0.00	0.00	0.00	0.00	0.00
ECMC	Unsecured	NA	157,270.48	157,270.48	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,633.00	4,633.00	4,633.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	818.00	868.45	868.45	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,119.00	1,125.35	1,125.35	0.00	0.00
SANTANDER CONSUMER USA	Secured	0.00	400.00	400.00	400.00	0.00
SANTANDER CONSUMER USA	Unsecured	5,943.00	9,334.45	9,334.45	0.00	0.00
ARMOR SYSTEMS CO	Unsecured	200.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,844.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	1,449.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	1,054.24	NA	NA	0.00	0.00
IC SYSTEM INC/AT&T UVERSE	Unsecured	421.00	NA	NA	0.00	0.00
IC SYSTEM INC/SOUTH ELGIN HIGH	Unsecured	420.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	893.00	NA	NA	0.00	0.00
NORTHWEST CO/HANOVER PARK PI	Unsecured	200.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	NA	893.00	893.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	NA	0.10	0.10	0.00	0.00
WELLS FARGO DEALERS SERVICES	Secured	12,967.00	12,967.00	12,967.00	4,051.42	748.58

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,367.00	\$4,451.42	\$748.58
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,367.00</b>	<b>\$4,451.42</b>	<b>\$748.58</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,633.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,633.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$170,559.30</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,638.64</u>
Disbursements to Creditors	<u>\$5,200.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,838.64</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/04/2017

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.